



**The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately.**

**This is only a summary.** For more information about your coverage, or to get a copy of the complete terms of coverage: [www.scptac.org](http://www.scptac.org) . For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at [www.scptac.org](http://www.scptac.org) or call 1 (800) 595-7473 to request a copy.

Important Questions	Answers	Why This Matters:
<b>What is the overall deductible?</b>	<b>\$250 individual / \$750 family</b>	You must pay all Allowable Charges up to the <u>deductible</u> amount before this <u>plan</u> begins to pay for covered services you use. Your <u>deductible</u> starts over January 1 <sup>st</sup> . The amounts you pay over the Allowable Charge, or <u>allowed amount</u> , do not count toward the deductible. See the chart starting on page 2 for how much you pay for covered services after you meet the <u>deductible</u> . The <u>other deductibles</u> for specific services do not apply to the overall deductible.
<b>Are there services covered before you meet your <u>deductible</u>?</b>	Yes, vision.	Vision services do not require you to meet a <u>deductible</u> before coverage begins.
<b>Are there other <u>deductibles</u> for specific services?</b>	Yes. <b>\$50</b> for <u>prescription drugs</u> ; <b>\$50</b> per device for <u>hearing aid</u> , and; <b>\$50</b> for <u>PPO dental election</u> , up to <b>\$150</b> family. There are no other specific <u>deductibles</u> .	You must pay all the costs up to the <u>deductible</u> amount before this <u>plan</u> begins to pay for covered services you use. The overall <u>deductible</u> does not apply to <u>prescription</u> , <u>hearing aid</u> , and <u>PPO dental services</u> .
<b>What is the <u>out-of-pocket limit</u> for this <u>plan</u>?</b>	Yes: In-network: \$10,600 individual, and \$21,200 family. Out-of-network: \$21,200 individual and \$42,400 family.	This is the most you <b>could</b> pay in <u>deductibles</u> and <u>coinsurance</u> during a calendar year for your share of the costs of covered services. The overall, <u>prescription drug</u> , and <u>hearing aid deductible</u> apply to the <u>out-of-pocket limit</u> . After you meet this limit the <u>Plan</u> will pay 100% of the <u>allowed amount</u> , also referred to as the <u>Allowable Charge</u> . This limit never includes your <u>premium</u> , <u>balanced-billed charges</u> , or out of network payments that are over the <u>allowed amount</u> .
<b>What is not included in the <u>out-of-pocket limit</u>?</b>	Non-covered services and amounts over the allowance are not included in the <u>out-of-pocket limit</u> .	If you use an <u>out-of-network</u> provider only the <u>allowed amount</u> , referred to as the <u>Allowable Charge</u> in your Summary Plan Description, applies to the yearly <u>out-of-pocket limit</u> . Non-covered services and costs over the <u>allowed amount</u> do not apply to the <u>out-of-pocket limit</u> . Some benefits have dollar or visit limitations, amounts over those limits do not apply to the <u>out-of-pocket limit</u> .
<b>Will you pay less if you use a <u>network provider</u>?</b>	Yes.	If you use an <u>in-network</u> doctor or other health care <u>provider</u> , this <u>plan</u> will pay some or all of the costs of covered services. Note that your <u>in-network</u> doctor or hospital may use an <u>out-of-network provider</u> for some services. <u>Plans</u> use the term <u>in-network</u> , <u>preferred</u> , or <u>participating</u> for <u>providers</u> in their <u>network</u> . See the chart starting on page 2 for how this <u>plan</u> pays different kinds of <u>providers</u> .
<b>Do you need a <u>referral</u> to see a <u>specialist</u>?</b>	No.	You can see the <u>specialist</u> you choose without permission from this <u>plan</u> .



All copayment and coinsurance costs shown in this chart are after your deductible has been met, if a deductible applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	0% <u>coinsurance</u>	Disallowed amount	---none---
	Specialist visit	0% <u>coinsurance</u>	Disallowed amount	---none---
	Preventive care/ <u>screening</u> / Immunization	0% <u>coinsurance</u>	Disallowed amount	---none---
If you have a test	Diagnostic test (x-ray, blood work)	0% <u>coinsurance</u>	Disallowed amount	---none---
	Imaging (CT/PET scans, MRIs)	0% <u>coinsurance</u>	Disallowed amount	---none---
If you need drugs to treat your illness or condition  More information about <u>prescription drug coverage</u> is available at <a href="http://www.scptac.org">www.scptac.org</a>	Generic drugs	<ul style="list-style-type: none"> <li>0% <u>coinsurance</u> for the first \$1,800</li> <li>50% <u>coinsurance</u> \$1,801 - \$6,000</li> <li>35% <u>coinsurance</u> above \$6,000</li> </ul>	<ul style="list-style-type: none"> <li>0% <u>coinsurance</u> for the first \$1,800</li> <li>50% <u>coinsurance</u> \$1,801 - \$6,000</li> <li>35% <u>coinsurance</u> above \$6,000</li> </ul>	<u>Coinsurance</u> after the first \$50 for all <u>prescription drugs</u> in a calendar year
	Preferred brand drugs	<ul style="list-style-type: none"> <li>0% <u>coinsurance</u> for the first \$1,800</li> <li>50% <u>coinsurance</u> \$1,801 - \$6,000</li> <li>35% <u>coinsurance</u> above \$6,000</li> </ul>	<ul style="list-style-type: none"> <li>0% <u>coinsurance</u> for the first \$1,800</li> <li>50% <u>coinsurance</u> \$1,801 - \$6,000</li> <li>35% <u>coinsurance</u> above \$6,000</li> </ul>	<u>Coinsurance</u> after the first \$50 for all <u>prescription drugs</u> in a calendar year
	Non-preferred brand drugs	<ul style="list-style-type: none"> <li>0% <u>coinsurance</u> for the first \$1,800</li> <li>50% <u>coinsurance</u> \$1,801 - \$6,000</li> <li>35% <u>coinsurance</u> above \$6,000</li> </ul>	<ul style="list-style-type: none"> <li>0% <u>coinsurance</u> for the first \$1,800</li> <li>50% <u>coinsurance</u> \$1,801 - \$6,000</li> <li>35% <u>coinsurance</u> above \$6,000</li> </ul>	<u>Coinsurance</u> after the first \$50 for all <u>prescription drugs</u> in a calendar year
	Specialty drugs	5% <u>coinsurance</u>	5% <u>coinsurance</u> + disallowed amount	Some <u>specialty drugs</u> may be subject to the <u>coinsurance</u> indicated for non <u>specialty drugs</u> . Oral Chemotherapy is covered at 80%.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	5% <u>coinsurance</u>	10% <u>coinsurance</u> + disallowed amount	The <u>Plan</u> will pay up to \$1,215 per day for non-emergency outpatient services in an <u>out-of-network provider</u> (hospital)
	Physician/surgeon fees			---none---
If you need immediate medical attention	Emergency room care	0% <u>coinsurance</u>	Disallowed amount	---none---
	Facility fee	5% <u>coinsurance</u>		
	Emergency medical transportation	20% <u>coinsurance</u>	20% <u>coinsurance</u> + disallowed amount	---none---
If you have a hospital stay	Urgent care	0% <u>coinsurance</u>	Disallowed amount	---none---
	Facility fee (e.g., hospital room)	5% <u>coinsurance</u>	10% <u>coinsurance</u> + disallowed amount	The <u>Plan</u> will pay up to \$1,215 per day for non-emergency outpatient services in an <u>out-of-network provider</u> (hospital). Separate limits apply to transplant services.
	Physician/surgeon fees	0% <u>coinsurance</u>	Disallowed amount	---none---
If you need mental health, behavioral health, or substance abuse services	Outpatient services	0% <u>coinsurance</u>	Disallowed amount	
	Inpatient services	0% <u>coinsurance</u>	Disallowed amount	
If you are pregnant	Office visits	0% <u>coinsurance</u>	Disallowed amount	Pregnancy for dependent children is not covered by the <u>Plan</u>
	Childbirth/delivery professional services	0% <u>coinsurance</u>	Disallowed amount	Pregnancy for dependent children is not covered by the <u>Plan</u>
	Childbirth/delivery facility services	5% <u>coinsurance</u>	10% <u>coinsurance</u> + disallowed amount	The <u>Plan</u> will allow \$1,215 per day for non-emergency inpatient stay in an <u>out-of-network provider</u> (hospital) Pregnancy for dependent children is not covered by the <u>Plan</u>

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you need help recovering or have other special health needs	<u>Home health care</u>	5% <u>coinsurance</u>	5% <u>coinsurance</u> + disallowed amount	Home health care services are required to be provided by an R.N., L.V.N., L.P.N. or other care giver licensed to provide such services and is limited to 120 visits per calendar year
	<u>Rehabilitation services</u>	0% <u>coinsurance</u>	Disallowed amount	Speech therapy coverage is limited to \$22.50/visit (out-of-network)
	<u>Habilitation services</u>	0% <u>coinsurance</u>	Disallowed amount	
	<u>Skilled nursing care</u>	5% <u>coinsurance</u>	10% <u>coinsurance</u> + disallowed amount	Skilled nursing facility care is limited to \$27.00/day (out-of-network)
	<u>Durable medical equipment</u>	5% <u>coinsurance</u>	5% <u>coinsurance</u> + disallowed amount	Replacement allowed every three (3) years depending on device
	<u>Hospice services</u>	5% <u>coinsurance</u>	5% <u>coinsurance</u> + disallowed amount	---none---
If your child needs dental or eye care	Children's eye exam	\$20 <u>copayment</u> for exam every 12 months	Disallowed amount	---none---
	Children's glasses	\$20 (combined with exam) <u>copayment</u> and 0% <u>coinsurance</u> on glasses lenses or up to \$130 on contacts every 12 months. \$150 every 12 months for frames	Disallowed amount on lenses or amount over \$130 on contacts every 12 months \$150 every 12 months for frames	---none---
	Children's dental check-up	0% <u>coinsurance</u>	Amount that exceeds allowance	Coinsurance after the first \$50 A dental election must be made to obtain any dental coverage.

## Excluded Services & Other Covered Services:

### Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

• Cosmetic Surgery, except as specified	• Infertility treatment	• Routine foot care
• Non-emergency care when traveling outside the U.S.	• Private-duty nursing	• The <u>prescription drug</u> , hearing aid, and PPO dental <u>deductibles</u> do not count toward satisfaction of the calendar year deductible
• Weight loss program	• Long-term care	

### Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

• Acupuncture must be performed by a M.D. or L.Ac., up to 20 visits per calendar year	• Dental Care (Adult)	• If you have contributions available in the Plan's Health Reimbursement Arrangement ("HRA"), you may access the HRA to pay or reimburse yourself for certain qualified medical expenses or to cover <u>deductibles</u> or copays, up to the balance available in your HRA
• Chiropractic care up to 3 times per week and 35 visits per calendar year	• Bariatric Surgery	
	• Routine eye care (Adult)	
	• Nutritional counseling up to 8 times per calendar year	

**Your Rights to Continue Coverage:** There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: 1 (800) 474-3485. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1 (888) 444-3272 or [www.dol.gov/ebsa](http://www.dol.gov/ebsa), or the U.S. Department of Health and Human Services at 1 (877) 267-2323 x 61565 or [www.cciio.cms.gov](http://www.cciio.cms.gov). Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit [www.HealthCare.gov](http://www.HealthCare.gov) or call 1 (800) 318-2596.

**Your Grievance and Appeals Rights:** There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact: The Plan Administrative office at 1 (800) 595-7473 or the Department of Labor's Employee Benefits Security Administration at 1 (866) 444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform).

### Does this plan provide Minimum Essential Coverage? Yes

If you don't have Minimum Essential Coverage for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

### Does this plan meet the Minimum Value Standards? Yes

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

## Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1 (800) 595-7473

*To see examples of how this plan might cover costs for a sample medical situation, see the next section.*

## About these Coverage Examples:



**This is not a cost estimator.** Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

### Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

■ The <u>plan's overall deductible</u>	\$250
■ <u>Specialist [cost sharing]</u>	0%
■ <u>Hospital (facility) [cost sharing]</u>	5%
■ <u>Other [cost sharing]</u>	0%

This EXAMPLE event includes services like:

Specialist office visits (*prenatal care*)  
Childbirth/Delivery Professional Services  
Childbirth/Delivery Facility Services  
Diagnostic tests (*ultrasounds and blood work*)  
Specialist visit (*anesthesia*)

**Total Example Cost** **\$12,700**

In this example, Peg would pay:

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$300
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$400
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$760</b>

### Managing Joe's type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The <u>plan's overall deductible</u>	\$250
■ <u>Specialist [cost sharing]</u>	0%
■ <u>Hospital (facility) [cost sharing]</u>	5%
■ <u>Other [cost sharing]</u>	5%

This EXAMPLE event includes services like:

Primary care physician office visits (*including disease education*)  
Diagnostic tests (*blood work*)  
Prescription drugs  
Durable medical equipment (*glucose meter*)

**Total Example Cost** **\$5,600**

In this example, Joe would pay:

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$300
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$1053
<i>What isn't covered</i>	
Limits or exclusions	\$55
<b>The total Joe would pay is</b>	<b>\$1408</b>

### Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The <u>plan's overall deductible</u>	\$250
■ <u>Specialist [cost sharing]</u>	0%
■ <u>Hospital (facility) [cost sharing]</u>	5%
■ <u>Other [cost sharing]</u>	20%

This EXAMPLE event includes services like:

Emergency room care (*including medical supplies*)  
Diagnostic test (*x-ray*)  
Durable medical equipment (*crutches*)  
Rehabilitation services (*physical therapy*)

**Total Example Cost** **\$2,800**

In this example, Mia would pay:

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$300
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$200
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$500</b>

The plan would be responsible for the other costs of these EXAMPLE covered services.